# Day to day banking

## Axxess Start

### For young people aged 12 to 18.



Axxess Start is a **completely free banking package** tailored to the specific needs of young people aged between 12 and 18.

| | |
|---|---|
| **Current account services** | |
| Current account | ✓ |
| SEPA credit transfers | free |
| **Payment cards** | |
| **Axxess card Visa Debit** | 1 free |
| Cash withdrawals at BANCOMAT and Spuerkeess ATMs | free |
| Cash withdrawals at third party ATMs[1] | 4 free/month |
| **Visa Classic credit card[2]** | 1 free |
| Card replacement | free |
| New PIN request | free |
| Apple/Google/Garmin Pay[3] | ✓ |
| **Online Banking** | |
| S-Net, S-Net Mobile and Wero[4] | free |
| **Investments and savings** | |
| S-Invest | free |
| Axxess savings account | preferential rate |
| **Banking package Axxess Start** | **free** |

Tariffs and conditions as at 17.9.2026

[1] no Spuerkeess fees in the EU and Switzerland, also in local currency
[2] 15 and older, subject to approval of your application
[3] from the age of 16
[4] from the age of 12

**In addition, the Axxess card Visa Debit offers you invitations to exclusive Axxess events, and exciting competitions (find out more on www.axxess.lu).**

axxess

SPUERKEESS.LU/**axxessstart**

9.2026 Document without a contractual value / Banque et Caisse d'Epargne de l'Etat, Luxembourg, établissement public autonome; R.C.S. Luxembourg B30775, 1, Place de Metz, L-1930 Luxembourg, Tél. : +352 4015-1

**Right of withdrawal**
You have the right to withdraw without giving any reason and without fees within fourteen days after the date of signature.
To exercise the right of withdrawal, you must notify us by one of the following methods:

- by selecting the withdrawal "button" in S-Net,
- by sending a registered letter.

**Complaint**
In accordance with the provisions of Article 9 of our General Terms and Conditions of Operations you have the possibility to submit a complaint, either by post or by e-mail:
Service Compliance
1, Place de Metz
L-1930 Luxembourg
reclamations@spuerkeess.lu

**Authorisation scheme and supervisory authority**
Spuerkeess is registered on the official register of Luxembourg credit institutions held by the Luxembourg financial services authority, the Commission de Surveillance du Secteur Financier (CSSF), situated at 283, route d'Arlon, L-1150 Luxembourg.
Website: https://www.cssf.lu/fr/

**Payment and consequence of late or missed payments**
The Axxess Start package is free for secondary school students aged 12 to 18.

**Limitation of the period**
The information contained in this document is valid until the next modification of the product. It has no contractual value.

**Minimum duration of the contract**
Axxess Start will end at the age of 18 years.

**Termination rights of the parties**
Each party may terminate the agreement at any time, without reason and with immediate effect.

**Applicable law**
Disputes shall be governed by Luxembourg law. The Courts of the Grand Duchy of Luxembourg shall have sole jurisdiction over any dispute between the Customer and Spuerkeess. However, Spuerkeess may refer the dispute to any other court which, in the absence of the foregoing choice of law, would normally have had jurisdiction as regards the Customer.

**Languages**
The product agreement is available in French, German and English. Communication between Spuerkeess and the Customer is conducted in the language agreed upon by the parties.